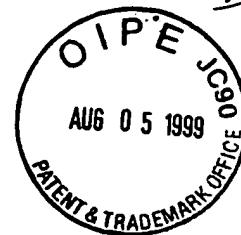


516 Rec'd PCT/PTO 09 AUG 1999



Attorney Docket No. DYOUNP0185US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of:

Applicant: Richard Billingsley

Serial No: 09/269,618

Filed: March 26, 1999

Title: IMPROVEMENTS RELATING TO ELECTRONIC TRANSACTIONS

SUBMISSION OF FORM PTO-1449 LISTING REFERENCES
CITED IN THE INTERNATIONAL SEARCH REPORT

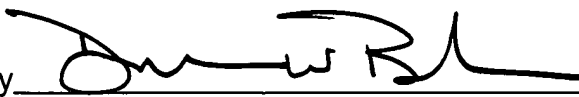
Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Submitted herewith is a form PTO-1449 listing the references cited in the International Search Report. This form is being submitted to facilitate the Examiner's acknowledgment of consideration of the documents cited in the International Search Report. According to the Notification of Acceptance, the Office has received copies of the references and search report.

Respectfully submitted,

RENNER, OTTO, BOISSELLE & SKLAR, P.L.L.

By 

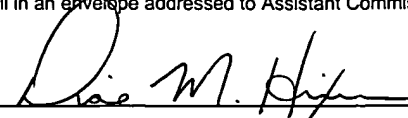
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CERTIFICATE OF MAILING

I hereby certify that this paper (along with any paper or item referred to as being attached or enclosed) is being deposited with the United States Postal Service on the date shown below with sufficient postage as first-class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, D.C. 20231.

Date: 8-2-99


Diane M. Hixson